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printing or electronically displaying the statement results.

Remarks

The courtesy of the interview extended by the Examiners having charge of this application to the applicant and his attorney on September 4, 1996, is acknowledged with thanks. The detailed critique by the Examiners has been of benefit to the applicant in addressing the claim language and in better distinguishing over the prior art.

For convenience, claim 1 has been replaced by new claim 28. The form of the claim has been modified. It recites a series of steps to be taken pursuant to the applicants disclosure and goes beyond the mere statement of an algorithm. It is understood the claim avoids the ground of rejection under § 101.

The applicant's invention involves a method for providing financial accounting reports, statements and the like. The proposal is to provide a method by which such reports can be produced directly from the performance of financial transfers and instructions to make financial transfers. Claim 28 sets forth a series of steps by which the desired end result is accomplished.

The most pertinent prior art is typified by the well-known Quicken program and by monthly and year-end accounting statements issued by credit card companies and the like, e.g., American Express, discussed at the interview. The shortcomings and insufficiency of these two well-known operating systems make them functionally insufficient to satisfy the applicant's

requirements. For reasons stated below, they do not teach or suggest what is described and claimed by the applicant.

Quicken is an exceedingly popular financial accounting system which is widely known and used. The system is a stand alone system however, which can only be operative by separate operator input of every piece of external data. In simplest terms, Quicken essentially keeps a checkbook by computer, and it may be used to print statements from the checkbook. Quicken does not, however, conduct any transaction with other entities including transfer of funds and instructions to make fund transfers. It is this shortcoming which requires that all external data be entered into the Quicken system by an operator in order to make the system functional.

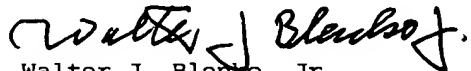
Statements provided by credit card companies and the like present another facet of the problem, but are no more helpful in reaching applicant's solutions. They, too, are stand alone systems. Monthly and year-end credit card statements and the like are little more than a periodic statement of account of the sort previously provided by merchants using manual bookkeeping methods. With only a few exceptions, they do not do any coding. Even those that do coding do not touch check transfers and electronic banking. The coding is essentially by vendor type and not by type of transaction. For example, a traveler staying in a hotel may incur charges for a room, for a meal, for business entertainment, for bar service, for room service, for laundry, for valet, for health room facilities, etc. All of those will appear on the summary from the credit card company merely as "Hotel".

Even combining Quicken and American Express would fail to produce or suggest the applicant's solution because essential elements are lacking from each.

Claims 21-27 are intended to set forth apparatus by which the claimed method may be carried out. Again, the claims are not directed to any particular algorithm, instead, they set forth apparatus useful in producing the claimed method. It is presumed that others could use alternate steps and apparatus to provide financial accounting reports and statements. Thus, the emphasis is upon a particular method as disclosed and claimed, and not upon an algorithm or an end result, and upon apparatus useful for carrying out the method.

Reconsideration and allowance are requested.

Respectfully submitted,



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